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May 1, 2001  
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Hugh A. Abrams  
Name of Applicant, Assignee or  
Registered Representative

*Hugh A. Abrams*  
Signature

Our File No. CCHA-1

### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Dewayne Baker, et al.

Serial No. 09/802,066

Filing Date: March 8, 2001

For ELECTRONIC EXCHANGE AND  
SETTLEMENT SYSTEM FOR CASH  
ADJUSTMENTS FOR FINANCIAL  
INSTITUTIONS

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) Group Art Unit No. 2167  
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### INFORMATION DISCLOSURE STATEMENT

Honorable Assistant  
Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

Applicants submit herewith a copy of the following references for consideration of the Patent and Trademark Office in connection with the above-identified application:

**U.S. Patent Documents**

U.S. Patent No.

5,265,007

5,930,778

Issue Date

Nov. 23, 1993

July 27, 1999

Inventor

Barnhard, Jr., et al.

Geer

The applicants specifically reserve all rights of privilege and confidence with respect to this matter and submission of this document is not to be construed as a waiver of those rights. The identification of references is not to be construed as an admission by the applicants that the references constitute prior art to the applicants' invention.

A copy of Form PTO-1449 is also submitted. Please charge any additional fees related to this submission to Deposit Account No. 19-2165.

Dated: May 1, 2001

Respectfully submitted,



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<b>FORM PTO-1449</b>  <b>LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT</b>  (use several sheets if necessary)	<b>SERIAL NO.</b> 09/802,066	<b>CASE NO.</b> CCHA-1
	<b>FILING DATE</b> 03/08/2001	<b>GROUP ART UNIT</b> 2167
	<b>APPLICANT(S):</b> D. Baker, et al.	

### **U.S. PATENT DOCUMENTS**

#### **REFERENCE DESIGNATION**

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	5,265,007	11/23/93	Barnhard, Jr., et al.	364/408	08/07/89
	A2	5,930,778	04/27/99	Geer	705/45	04/11/96

### **FOREIGN PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES NO

#### **OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)**


<b>EXAMINER</b>	<b>DATE CONSIDERED</b>

**EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

May 1, 2001 (5:03PM)